

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Orest Mycyk
Gina Mycyk

Case No.: 15-18289

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: _____
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: pZ

Initial Debtor: OM

Initial Co-Debtor: GM

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 229.00 per month to the Chapter 13 Trustee, starting on December 1, 2018 for approximately 3 additional months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$per ct order
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
THRIFT INVESTMENT	Saab	no POC filed		\$0.00	

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Titlemax of DE	RAV 4	\$10085			\$10085.00	4%	\$11268.00
Ocwen	house	\$29748.97	\$173722.00		\$0.00		\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Bayview Loan obtained stay relief and is no longer impacted by the plan

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Terry Lee Allen	DSO	pay per ct order	current

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Lease trust		Auto Lease	Reject	

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Ocwen	residence	\$29748.97	\$172722	\$212500	\$0.00	wholly unsecured second mortgage

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Title Max of DE	RAV4			fully secured - interest rate modified	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) standard order of dist
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

To reflect relief against the house

Explain below **how** the plan is being modified:

House removed from part 4A. Plan term modified since Debtor made 36 monthly payments and bayview is no longer receiving payment

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: _____

/s/ Orest Mycyk
Debtor

Date: _____

/s/ Gina Mycyk
Joint Debtor

Date: _____

/s/ Peter Zimnis
Attorney for Debtor(s)

Imaged Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Orest B Mycyk
Gina M Mycyk
DebtorsCase No. 15-18289-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 46

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db/jdb
cr +Orest B Mycyk, Gina M Mycyk, 14 Rotunda Drive, Hamilton, NJ 08610-1928
+Ocwen Loan Servicing, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
Fairfield, NJ 07004-2927

cr +Thrift Investment Corporation, PO Box 538, Fords, NJ 08863-0538
cr +Toyota Lease Trust, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
Iselin, NJ 08830-2713

515489079 +Chase, PO Box 24696, Columbus, OH 43224-0696
515489080 +Citibank (Best Buy), PO Box 6500, Sioux Falls, SD 57117-6500
515489081 +Citibank (Childrens), PO Box 6241, Sioux Falls, SD 57117-6241
515489082 +Citibank (Home Depot), PO Box 6500, Sioux Falls, SD 57117-6500
515489084 +Dr. Earl Lincoln Noyan, 1374 Whitehorse Hamilton Square Rd, Suite 30,
Trenton, NJ 08690-3701

515489085 +Edgar Ralff. DMD, 4210 South Broad Street, Trenton, NJ 08620-2105
515489086 +First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
515489087 +Golden Valley Lending, 635 East Hwy 20, Re: RLM-(03/06), Upper Lake, CA 95485-8793
515513647 +Golden Valley Lending, 635 Hwy 20, E, Upper Lake, CA 95485-8793
515489088 +HESAA, PO Box 548, Trenton, NJ 08625-0548
515489089 +HSBC Bank (Orchard), PO Box 5253, Carol Stream, IL 60197-5253
515706116 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774

515489090 +Mercer County Child Support Enforcement, PO Box 8068, Re: Terry Lee Allen,
Trenton, NJ 08650-0068

515489091 +Ocwen Federal Bank, 12650 Ingenuity Drive, Orlando, FL 32826-2703
515489093 +Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
515489099 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197)

515489096 +Target, 3701 Wayzata Blvd, #2CF, Minneapolis, MN 55416-3401
515489097 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985
515489098 +TitleMax of Delaware, 3401 Kirkwood Highway, Wilmington, DE 19808-6133
515967361 +TitleMax of Delaware, Inc. d/b/a/ TitleMax, 15 Bull Street Suite 200,
Savannah, GA 31401-2686

515649203 +Toyota Lease Trust, c/o Becket & Lee LLP, PO Box 3002, Malern, PA 19355-0702
516552017 +Toyota Lease Trust, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2018 00:36:54 U.S. Attorney, 970 Broad St.,
Room 502, Rudino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Dec 07 2018 00:36:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515504654 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 07 2018 00:50:28
American InfoSource LP as agent for, Spot Loan, PO Box 248838,
Oklahoma City, OK 73124-8838

517563998 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 07 2018 00:37:23
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 33146-1837

517563997 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 07 2018 00:37:23
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
Coral Gables, Florida 33146-1837

515489078 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 00:50:41 Capital One Services,
15000 Capital One Drive, Richmond, VA 23238

515489076 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 00:50:42 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285

515489077 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 00:49:45 Capital One (HSBC),
1680 Capital One Drive, Mc Lean, VA 22102-3407

515612803 +E-mail/Text: bankruptcy@capvs.com Dec 07 2018 00:37:18 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515489083 +E-mail/Text: mrdiscen@discover.com Dec 07 2018 00:35:39 Discover, PO Box 71084,
Charlotte, NC 28272-1084

515499790 E-mail/Text: mrdiscen@discover.com Dec 07 2018 00:35:39 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

515489092 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2018 00:50:17
Portfolio Recovery Associates, Re: Capital One, 120 Corporate Blvd, Ste 1,
Norfolk, VA 23502

515699287 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2018 01:01:25
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541

515705249 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2018 00:50:18
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

515703527 +E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 07 2018 00:37:14 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 46

Date Rcvd: Dec 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515489094	+E-mail/PDF: gecsed@recoverycorp.com Dec 07 2018 00:38:33	SYNCB/Toys R Us, PO Box 965036, Orlando, FL 32896-5036
515489095	+E-mail/PDF: gecsed@recoverycorp.com Dec 07 2018 00:38:32	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
515692192	E-mail/PDF: gecsed@recoverycorp.com Dec 07 2018 00:38:57	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
515538000	+E-mail/Text: bncmail@w-legal.com Dec 07 2018 00:37:07	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515489075	##+Allied Interstate, Re: Walmart, PO Box 4000, Warrenton, VA 20188-4000	TOTALS: 0, * 0, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor BAYVIEW LOAN SERVICING, LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Conika Majumdar on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
conika.majumdar@fnf.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
John Zimnis on behalf of Joint Debtor Gina M Mycyk njbankruptcy@law@aol.com.
John Zimnis on behalf of Debtor Orest B Mycyk njbankruptcy@law@aol.com.
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Lynn Therese Nolan on behalf of Creditor Toyota Lease Trust ecfnofices@grosspolowy.com,
jbommelje@grosspolowy.com
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC ,
PATRICK.LACSINA@GMAIL.COM
Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
phillip.raymond@mccalla.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aight@schillerknapp.com; btate@schillerknapp.com
p.com

TOTAL: 16